## Case 18-10002-amc Doc 12 Filed 01/26/18 Entered 01/27/18 00:59:13 Desc Imaged

Certificate of Notice Page 1 of 4 Eastern District of Pennsylvania

In re: Gregory Thomas Alverest, Sr. Debtor

14035146

Case No. 18-10002-amc Chapter 13

Water Revenue Bureau,

Philadelphia, PA 19102-1663

#### CERTIFICATE OF NOTICE

District/off: 0313-2 User: dlv Page 1 of 2 Date Rcvd: Jan 24, 2018 Form ID: 309I Total Noticed: 39 Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Jan 26, 2018. +Gregory Thomas Alverest, Sr., 225 West Nedro Avenue, db Philadelphia, PA 19120-1838 14035123 Commonwealth of Pennsylvania, c/o First Judicial of Pennsylvania, APPD/OJR/OCC. Philadelphia, PA 19107 Room 370 City Hall, Suite 5000-BNY Independence Center, +KML Law Group, PC, 14035129 701 Market Street, Philadelphia, PA 19106-1538 +Midland Funding, 227 West Trade Street, Charlotte, NC 28202-1675
Midland Funding LLC, 1315 Aero Drive, San Diego, CA 92123
PECO-Payment Processing, PO Box 37629, Philadelphia, PA 19101-0629 14035130 14035131 14035134 14035136 +PHFA Loan Servicing Division, 211 North Front Street, Harrisburg, PA 17101-1466 Philadelphia Gas Works, PO Box 11700, Newark, NJ 07101-4700 14035137 +Rochelle Alverest, 225 Nedro Avenue, 14035142 Philadelphia, PA 19120-1838 +Tabas & Rosen, PC, Suite 2300, 1601 Market Street, Philadelphia, PA 19103-2306 +US Bank National Association, 111 East Wacker Drive, Suite 3000, Chicago, IL 60601-4803 +Utah Loan Service, PO Box 445, Kaysville, UT 84037-0445 14035143 14035144 14035145 Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center. E-mail/Text: midusal@comcast.net Jan 25 2018 03:02:28 aty MICHAEL D. SAYLES, Sayles and Associates, 427 West Cheltenham Avenue, Suite #2, Elkins Park, PA 19027-3201 +E-mail/Text: bncnotice@ph13trustee.com Jan 25 2018 03:03:44 WILLIAM C. MILLER, Esq., tr Chapter 13 Trustee, P.O. Box 1229, Philadelphia, PA 19105-1229
E-mail/Text: bankruptcy@phila.gov Jan 25 2018 03:03:21 City of Philadelphia, smg City of Philadelphia Law Dept., Philadelphia, PA 19102-1595 Tax Unit/Bankruptcy Dept, 1515 Arch Street 15th Floor, E-mail/Text: RVSVCBICNOTICE1@state.pa.us Jan 25 2018 03:02:45 smq Pennsylvania Department of Revenue, Bankruptcy Division, P.O. Box 280946, Harrisburg, PA 17128-0946 +E-mail/Text: usapae.bankruptcynotices@usdoj.gov Jan 25 2018 03:03:15 U.S. Attorney Office, smq c/o Virginia Powel, Esq., Room 1250, 615 Chestnut Street, Philadelphia, PA 19106-4404 +E-mail/Text: ustpregion03.ph.ecf@usdoj.gov Jan 25 2018 03:03:02 United States Trustee, ust Office of the U.S. Trustee, 833 Chestnut Street, Suite 500, Philadelphia, PA 19107-4405 EDI: PHINAMERI.COM Jan 25 2018 02:48:00 Americredit, 14035118 PO Box 183593, Arlington, TX 76096-3593
+E-mail/Text: tropiann@einstein.edu Jan 25 2018 03:02:41
Olney Office Center, Suite 301, 101 East Olney Avenue,
EDI: AIS.COM Jan 25 2018 02:48:00 American InfoSource,
Oklahoma City, OK 73126-8941 Albert Einstein Medical Center, 14035116 Philadelphia, PA 19120-2421 14035117 PO Box 268941, 14035119 EDI: CAPITALONE.COM Jan 25 2018 02:48:00 PO Box 85015, Capital One, Richmond, VA 23285-5018 14035122 E-mail/Text: bankruptcy@phila.gov Jan 25 2018 03:03:21 City of Philadelphia, Law Department, One Parkway Building, 1515 Arch Street, 15th Floor, Philadelphia, PA 19102-1595 E-mail/Text: bankruptcy@phila.gov Jan 25 2018 03:03:21 14035121 City of Philadelphia, Law Department-Bankruptcy Unit, Municipal Services Building, 1401 JFK Boulevard, 5th Floor, Philadelphia, PA 19102-1595 14035120 +E-mail/Text: bankruptcy@phila.gov Jan 25 2018 03:03:21 City & School District of Philadelphia, Law Department-Tax Unit, Municipal Services Building, 1401 JFK Blvd, 5th floor, Philadelphia, PA 19102-1617 +E-mail/Text: bkaudit@amraccounts.com Jan 25 2018 03:02:40 14035124 Credit Coll, Oklahoma City, OK 73146-0607 EDI: DIRECTV.COM Jan 25 2018 02:49:00 14035125 DIRECTV, PO Box 11732, Newark, NJ 07101-4732 14035126 +EDI: RMSC.COM Jan 25 2018 02:48:00 GE Capital Retail Bank, PO Box 965002, Orlando, FL 32896-5002 +EDI: PHINAMERI.COM Jan 25 2018 02:48:00 14035127 GM Financial, 801 Cherry Street, Fort Worth, TX 76102-6803 EDI: JEFFERSONCAP.COM Jan 25 2018 02:48:00 14035128 Jefferson Capital Systems, LLC, P.O. Box 7999, Saint Cloud, MN 56302-9617 14035132 +EDI: MID8.COM Jan 25 2018 02:48:00 Midland Funding LLC, 8875 Aero Drive, Ste 200, San Diego, CA 92123-2255 14035133 +E-mail/Text: bankruptcydepartment@tsico.com Jan 25 2018 03:03:40 NCO FIN/99, PO BOX 15636, Wilmington, DE 19850-5636 E-mail/Text: blegal@phfa.org Jan 25 2018 03:03:04 14035135 PHFA, PO Box 8029, Harrisburg, PA 17105 EDI: PRA.COM Jan 25 2018 02:48:00 Portfolio Recovery Associates, LLC, PO Box 41067, 14035138 Norfolk, VA 23541-0914 PRA Receivables Management, LLC, PO Box 41021, 14035318 +EDI: PRA.COM Jan 25 2018 02:48:00 Norfolk, VA 23541-1021 14035140 +EDI: RESURGENT.COM Jan 25 2018 02:48:00 PYOD, LLC, PO Box 19008, Greenville, SC 29602-9008 EDI: AMINFOFP.COM Jan 25 2018 02:48:00 14035139 Premier Bank, PO Box 5147. Sioux Falls, SD 57117-5147 14035141 +EDI: RESURGENT.COM Jan 25 2018 02:48:00 PO Box 19008. Resurgent Capital Services. Greenville, SC 29602-9008
E-mail/Text: james.feighan@phila.gov Jan 25 2018 03:03:50

Philadelphia Department of Revenue, 1401 JFK Boulevard,

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Form ID: 309I Total Noticed: 39

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center (continued)

TOTAL: 27

\*\*\*\*\* BYPASSED RECIPIENTS \*\*\*\*\*

NONE. TOTAL: 0

Addresses marked '+' were corrected by inserting the ZIP or replacing an incorrect ZIP. USPS regulations require that automation-compatible mail display the correct ZIP.

Transmission times for electronic delivery are Eastern Time zone.

I, Joseph Speetjens, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.

Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed. R. Bank. P. 2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.

Date: Jan 26, 2018 Signature: /s/Joseph Speetjens

#### CM/ECF NOTICE OF ELECTRONIC FILING

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on January 24, 2018 at the address(es) listed below:

MICHAEL D. SAYLES on behalf of Debtor Gregory Thomas Alverest, Sr. midusal@comcast.net, michaeldsaylesesq@comcast.net;r43253@notify.bestcase.com

REBECCA ANN SOLARZ on behalf of Creditor U.S. BANK NATIONAL ASSOCIATION (TRUSTEE FOR THE PENNSYLVANIA HOUSING FINANCE AGENCY) bkgroup@kmllawgroup.com

TOTAL: 4

United States Trustee USTPRegion03.PH.ECF@usdoj.gov

WILLIAM C. MILLER, Esq. ecfemails@ph13trustee.com, philaecf@gmail.com

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Information to identify the case:						
Debtor 1	Gregory Thomas Alverest Sr.	Social Security number or ITIN xxx-xx-8374				
	First Name Middle Name Last Name	EIN				
Debtor 2		Social Security number or ITIN				
(Spouse, if filing)	First Name Middle Name Last Name	EIN				
United States Bankruptcy Court Eastern District of Pennsylvania		Date case filed for chapter 13 1/1/18				
Case number: 18	3–10002–amc					

## Official Form 309I

## **Notice of Chapter 13 Bankruptcy Case**

12/17

For the debtors listed above, a case has been filed under chapter 13 of the Bankruptcy Code. An order for relief has been entered.

This notice has important information about the case for creditors, debtors, and trustees, including information about the meeting of creditors and deadlines. Read both pages carefully.

The filing of the case imposed an automatic stay against most collection activities. This means that creditors generally may not take action to collect debts from the debtors, the debtors' property, and certain codebtors. For example, while the stay is in effect, creditors cannot sue, garnish wages, assert a deficiency, repossess property, or otherwise try to collect from the debtors. Creditors cannot demand repayment from debtors by mail, phone, or otherwise. Creditors who violate the stay can be required to pay actual and punitive damages and attorney's fees. Under certain circumstances, the stay may be limited to 30 days or not exist at all, although debtors can ask the court to extend or impose a stay.

Confirmation of a chapter 13 plan may result in a discharge. Creditors who assert that the debtors are not entitled to a discharge under 11 U.S.C. § 1328(f) must file a motion objecting to discharge in the bankruptcy clerk's office within the deadline specified in this notice. Creditors who want to have their debt excepted from discharge may be required to file a complaint in the bankruptcy clerk's office by the same deadline. (See line 13 below for more information.)

To protect your rights, consult an attorney. All documents filed in the case may be inspected at the bankruptcy clerk's office at the address listed below or through PACER (Public Access to Court Electronic Records at <a href="https://www.pacer.gov">www.pacer.gov</a>).

The staff of the bankruptcy clerk's office cannot give legal advice.

To help creditors correctly identify debtors, debtors submit full Social Security or Individual Taxpayer Identification Numbers, which may appear on a version of this notice. However, the full numbers must not appear on any document filed with the court.

Do not file this notice with any proof of claim or other filing in the case. Do not include more than the last four digits of a Social Security or Individual Taxpayer Identification Number in any document, including attachments, that you file with the court.

	Deleterale full manne	About Debtor 1:	About Debtor 2:
1.	Debtor's full name	Gregory Thomas Alverest Sr.	
2.	All other names used in the last 8 years		
3.	Address	225 West Nedro Avenue Philadelphia, PA 19120	
4.	<b>Debtor's attorney</b> Name and address	MICHAEL D. SAYLES Sayles and Associates 427 West Cheltenham Avenue, Suite #2 Elkins Park, PA 19027–3201	Contact phone (215) 635–2270 Email: midusa1@comcast.net
5.	Bankruptcy trustee Name and address	WILLIAM C. MILLER, Esq. Chapter 13 Trustee P.O. Box 1229 Philadelphia, PA 19105	Contact phone 215–627–1377 Email: <u>ecfemails@ph13trustee.com</u>
6.	Bankruptcy clerk's office Documents in this case may be filed at this address. You may inspect all records filed in this case at this office or online at <a href="https://www.pacer.gov">www.pacer.gov</a> .	900 Market Street Suite 400 Philadelphia, PA 19107	Office Hours: Philadelphia Office — 8:30 A.M. to 5:00 P.M Reading Office — 8:00 A.M. to 4:30 P.M. Contact phone (215)408–2800 Date: 1/24/18

For more information, see page 2

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Debtor Gregory Thomas Alverest Sr. Case number 18–10002–amc

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7.	Meeting of creditors  Debtors must attend the meeting to be questioned under oath. In a joint case, both spouses must attend. Creditors may attend, but are not required to do so.	February 28, 2018 at 12:00 PM  The meeting may be continued or adjourned to a later date. If so, the date will be on the court docket.	Location: Suite 18–341, 1234 Market Street, Philadelphia, PA 19107	
8.	Deadlines The bankruptcy clerk's office must receive these documents and any required filing fee by the following deadlines.	Deadline to file a complaint to challenge dischargeability of certain debts:	Filing deadline: 4/29/18	
		<ul> <li>You must file:</li> <li>a motion if you assert that the debtors are not entitled to receive a discharge under U.S.C. § 1328(f) or</li> <li>a complaint if you want to have a particular debt excepted from discharge under 11 U.S.C. § 523(a)(2) or (4).</li> </ul>		
		Deadline for all creditors to file a proof of claim (except governmental units):	Filing deadline: 3/12/18	
		Deadline for governmental units to file a proof claim:	of Filing deadline: 6/30/18	
		Deadlines for filing proof of claim:  A proof of claim is a signed statement describing a creditor's claim. A proof of claim form may be obtained at <a href="https://www.uscourts.gov">www.uscourts.gov</a> or any bankruptcy clerk's office.  If you do not file a proof of claim by the deadline, you might not be paid on your claim. To be paid, you must file a proof of claim even if your claim is listed in the schedules that the debtor filed.  Secured creditors retain rights in their collateral regardless of whether they file a proof of claim. Filing a proof of claim submits the creditor to the jurisdiction of the bankruptcy court, with consequences a lawyer can explain. For example, a secured creditor who files a proof of claim may surrender important nonmonetary rights, including the right to a jury trial.		
		Deadline to object to exemptions: The law permits debtors to keep certain property as exempt. believe that the law does not authorize an exemption claimed may file an objection.	Filing deadline: 30 days after the conclusion of the meeting of creditors	
9.	Filing of plan	The debtor has filed a plan. This plan proposes payment to th hearing on confirmation will be held on: 3/20/2018 at 10:0 Street, Philadelphia, PA 19107	ne trustee of 300.00 per month for 60 months. The 0 AM Location:Courtroom #5 – 900 Market	
10	Creditors with a foreign address	If you are a creditor receiving a notice mailed to a foreign add extend the deadline in this notice. Consult an attorney familia any questions about your rights in this case.		
11	Filing a chapter 13 bankruptcy case  Chapter 13 allows an individual with regular income and debts below a specified amount to adjust debts according to a plan. A plan is not effective unless the court confirms it. You may object to confirmation of the plan and appear at the confirmation hearing. A copy of the plan, if not enclosed, will be sent to you later, and the confirmation hearing is not indicated on this notice, you will be sent notice of the confirmation hearing. The debtor will remain in possession of the property and may continue to operate the business, if any, unless the court orders otherwise.			
12	. Exempt property	The law allows debtors to keep certain property as exempt. F distributed to creditors, even if the case is converted to chapt exempt. You may inspect that list at the bankruptcy clerk's of the law does not authorize an exemption that debtors claimed	ter 7. Debtors must file a list of property claimed as fifice or online at <a href="www.pacer.gov">www.pacer.gov</a> . If you believe that	
13. Discharge of debts  Confirmation of a chapter 13 plan may result in a discharge of debts, which may include a debt. However, unless the court orders otherwise, the debts will not be discharged until under the plan are made. A discharge means that creditors may never try to collect the de debtors personally except as provided in the plan. If you want to have a particular debt et discharge under 11 U.S.C. § 523(a)(2) or (4), you must file a complaint and pay the filing bankruptcy clerk's office by the deadline. If you believe that the debtors are not entitled to fany of their debts under 11 U.S.C. § 1328(f), you must file a motion. The bankruptcy must receive the objection by the deadline to object to exemptions in line 8.		debts will not be discharged until all payments ors may never try to collect the debt from the u want to have a particular debt excepted from file a complaint and pay the filing fee in the e that the debtors are not entitled to a discharge last file a motion. The bankruptcy clerk's office		